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EXAMINER

AKERS, GEOFFREY R

ART UNIT PAPER NUMBER

3624

DATE MAILED: 01/31/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application <u>09/599602</u>	Applicant(s) <u>Rozko</u>	
	Examiner <u>Alfred G</u>	Art Unit <u>3624</u>	Confirmation No. <u>1</u>

- The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address -

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- ☒ Responsive to communication(s) filed on 11/27/02
- ☐ This action is FINAL. ☒ This action is non-final.
- ☐ Since this application is in condition for allowance except for the formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- ☒ Claim(s) 1-19 is/are pending in this application.
- Of the above claim(s) _____ is/are withdrawn from consideration.
- ☐ Claim(s) _____ is/are allowed.
- ☒ Claim(s) 1-19 is/are rejected.
- ☐ Claim(s) _____ is/are objected to.
- ☐ Claim(s) _____ are subject to restriction or election requirement.

Application Papers

- ☐ The proposed drawing correction, filed on _____ is ☐ approved or ☐ disapproved by the Examiner. If approved, corrected drawings are required in reply to this Office action.
- ☐ The drawing(s) filed on _____ is/are ☐ accepted or ☐ objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- ☐ The specification is objected to by the Examiner.
- ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119 (a)-(d) or (f).
- ☐ All ☐ Some* ☐ None of the:
- ☐ Certified copies of the priority documents have been received.
- ☐ Certified copies of the priority documents have been received in Application No. _____.
- ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- *Certified copies not received:

- ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- ☐ The translation of the foreign language provisional application has been received.
- ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- ☒ Information Disclosure Statement(s), PTO-1449, Paper No(s) _____
- ☐ Notice of References Cited, PTO-892
- ☐ Notice of Draftsperson's Patent Drawing Review, PTO-948
- ☐ Interview Summary, PTO-413
- ☐ Notice of Informal Patent Application, PTO-152
- ☐ Other Page 11

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DETAILED ACTION

Response to Request for Reconsideration

1. This action is issued in response to applicant's Request for Reconsideration(Paper #10) filed 11/27/02.
2. No claims were amended. None were cancelled. No new claims were added.
3. Claims 1-19 are pending.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-19 are rejected under 35 USC 103(a) as unpatentable over Bowman-Amuah(US Pat. No: 6,438,594) in view of Jawahar(US Pat. No: 6,298,356) in view of von Rosen(US Pat. No: 6,493,677) and further in view of Lawlor(US Pat. No: 6,202,054).
6. As per claims 1,8,14 Bowman-Amuah teaches a method for dynamically creating a network application form(Fig 3)(Fig 7) comprising receiving a network request to apply for a plurality of products where specific information is required to apply for the products(Fig 9/902). Bowman-Amuah does not specifically teach assembling an application page for display over a network. Von Rosen teaches assembling an application page for display over a network for products or

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services(Fig 2)(Abstract)(Fig 8A)(Fig 8B) assembled from a plurality of documents.Jawahar teaches whereby each document contains at least one field in the document containing one field related to information required to make an application (Fig 3/118/94/92/90/114/116/120)(Fig 5)(Fig 6)((Fig 8)(Fig 9/274)(Fig 10) and receiving information input corresponding to each field contained in each application page(col 2 lines 6-59).Jawahar further teaches parsing the uniform resource locator(col 2 lines 18-27)(col 11 line 60-col 12 line 3)(Fig 10)(col 19 lines 34-36)(Fig 13)(col 21 lines 44-49). Lawlor teaches a decision module in communication with a dynamic application module(Fig 17B)(Fig 13)(Fig 12)(Fig 14-15). It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an

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apparatus for delivering banking and other financial services to customer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

7.As per claims 2,15 Bowman-Amuah teaches according to claims 1,14 respectively. Bowman-Amuah does not specifically teach data validation.Jawahar teaches data validation and dynamically generated pages containing critical information(col 18 lines 28-col 19 line 2)(col 6 lines 40-58)(col 13 lines 29-31)(col 20 lines 34-44).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above., The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

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8. As per claims 3,16 Bowman-Amuah teaches according to claims 1,14 respectively. Bowman-Amuah does not specifically teach forwarding information input to a decision module for processing the information input. Lawlor teaches this(Fig 1A/80/80D).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to customer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

9.As per claims 4,17 Bowman-Amuah teaches according to claims 1,14 respectively. Bowman-Amuah does not necessarily teach determining whether the request to apply originates from a customer that is logged into a session manager. Jawahar teaches this(Fig 3/102/120)(Fig 11/400)(Fig 13/610)(Fig 14).It would have been obvious to one skilled in the art at the time of

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the invention to combine Bowman-Amuah with Jawahar to teach the above., The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

10. As per claims 5,18 Bowman-Amuah teaches according to the method of claims 1,14 respectively.Bowman-Amuah does not specifically teach wherein the plurality of products includes banking products and the specific information required to apply for an amount of credit to be extended. Jawahar teaches this(col 19 lines 38-46).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-

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63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosn(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

11. As per claim 6,19 Bowman-Amuah teaches according to the method of claims 5,18 respectively. Bowman-Amuah does not specifically teach including the step of forwarding the information input to a decision module for processing the information input to determine if data input justfies extension of credit(col 19 lines 38-47).Lawlor teaches this(Figs 12-17).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention

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to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above.

The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

12. As per claim 7 Bowman-Amuah teaches according to claim 1. Bowman-Amuah does not specifically teach wherein the request is in the form of parameters received with a URL. Jawahar teaches this(col 21 line 56-col 22 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von

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Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to customer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

13. As per claim 9 Bowman-Amuah teaches according to claim 8. Bowman-Amuah does not specifically teach the following. Jawahar teaches this wherein the universal session manager is in communication with the dynamic application module(Fig 2/62) for creating a verification of the originator of the request and a profile database(Fig 2/58) in communication with the dynamic application module which stores data regarding the request originator as well as(col 7 line 53-65).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and

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other financial services to customer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

14. As per claim 10 Bowman-Amuah teaches the system according to claim 9. Bowman-Amuah does not specifically teach comprising a host server wherein the dynamic application module the session manager and the database reside on the host server. Jawahar teaches this(Fig 2)(col 7 line 18-col 8 line 7).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosn(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to customer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

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15. As per claim 11 Bowman-Amuah teaches the system according to claim 10 wherein the host server is connected to a network(Fig 23)(Fig 84)(Fig 87)(Fig 88)(Fig 100)(Fig 89)(Fig 119)(Fig 120)(Fig 121)(Fig 127)(col 2 lines 19-55).

16. As per claim 12 Bowman-Amuah teaches the system according to claim 11. Bowman-Amuah does not specifically teach the dynamic application module providing the application in the form of an application page over the network to the originator of the response. Von Rosen teaches this(Fig 6-9).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

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17. As per claim 13 Bowman-Amuah teaches the system according to claim 8. Bowman-Amuah does not specifically teach a processing database in communication with the dynamic application module where the database is used for receiving data regarding use of the dynamic application module. Von Rosen teaches this(Fig 5).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4). It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosn(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

Response to Arguments

18. Applicant's arguments with respect to claims 1-19 have been considered but are moot in view of the new ground(s) of rejection.

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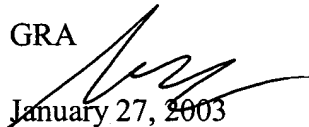
Conclusion

19. **THIS ACTION IS MADE NON-FINAL.**

20. Any questions concerning this communication should be addressed to the examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the examiner are unsuccessful, the examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

GRA


January 27, 2003